



Charles M. Walker

U.S. Bankruptcy Judge

Dated: 11/22/2016



IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	}	
WALTER RIDLEY	}	
BARBARA RUTH RIDLEY	}	Case No. 3:14-bk-05617
4662 CLARKSVILLE PIKE	}	
NASHVILLE, TN 37218	}	Chapter 13
SSN: xxx-xx-1774	}	
SSN: xxx-xx-7221	}	
	}	Judge Charles M. Walker
Debtors.	}	

**EXPEDITED ORDER GRANTING DEBTORS' EXPEDITED MOTION TO  
MODIFY PLAN TO UTILIZE INSURANCE PROCEEDS AND PERMIT  
EXTENSION OF CREDIT**

This matter came before the Court on November 16, 2016 upon the Debtor's Expedited Motion to Modify Plan to Utilize Insurance Proceeds and for Permission for an Extension of Credit. There being no opposition at the call of the docket, it is hereby ORDERED as follows:

1. The Debtors shall be permitted to utilize insurance proceeds in the amount of \$4,106.66 as a result of a total loss to the Debtors' 2002 GMC Sierra.
2. The Debtors shall be permitted to utilize the insurance proceeds to pay off the secured claim of Electric Service Credit Union in the amount of \$2,075.70.
3. Upon entry of this order, Electric Service Credit Union shall release their lien on the 2002 GMC Sierra.
4. Upon entry of this order, Allstate Insurance shall issue a check in the amount of \$2,075.70 payable to the Chapter 13 Trustee to be applied to pay off the secured claim of Electric Service Credit Union.

5. The Debtors shall be permitted to modify their Chapter 13 plan to utilize the remainder insurance proceeds to use as a down payment for a replacement vehicle free and clear of any liens of Electric Service Credit Union.
6. Upon entry of this order, Allstate Insurance shall issue a second check for the remainder of the proceeds made payable to the Debtors to be used as a down payment on the substitute vehicle.
7. The Debtors shall be permitted to obtain an extension of credit to purchase a substitute vehicle.
8. The principal amount of the loan on the replacement vehicle shall not exceed \$12,000.00 with an interest rate of no more than 24% and a regular monthly payment not to exceed \$350.00 per month.
9. As a result of this modification, the Debtors' plan payment shall remain the same.
10. No other terms of the Debtors' plan shall be modified by this order.
11. Flexer Law shall apply for additional fees by separate application to be added to the Debtor's Chapter 13 plan for time expended in connection with this matter.

IT IS SO ORDERED.

*This order was electronically signed and entered as indicated at the top of the first page.*

APPROVED FOR ENTRY:

/s/ James A. Flexer  
JAMES A. FLEXER, BPR #9447  
Attorney for Debtor  
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Nashville, TN 37203  
(615) 255-2893  
fax: (615) 242 8849  
[cm-ecf@jamesflexerconsumerlaw.com](mailto:cm-ecf@jamesflexerconsumerlaw.com)

**CERTIFICATE OF SERVICE**

I hereby certify that on November 18, 2016, I furnished a true and correct copy of the foregoing to the following parties in interest:

Henry E. Hildebrand, III  
Chapter 13 Trustee  
P.O. Box 340019  
Nashville, TN 37203-0019

Electronic

Sam Crocker, U.S. Trustee  
318 Customs House, 701 Broadway  
Nashville, TN 37203

Electronic

WALTER RIDLEY  
BARBARA RUTH RIDLEY  
4662 CLARKSVILLE PIKE  
NASHVILLE, TN 37218

U.S. Mail First Class

Allstate Insurance  
Attn: Claim Number 0434111852  
3900 N. Causeway Blvd., Ste.  
Metairie, LA 70002

U.S. Mail First Class  
Fax: 877-826-8414

Electric Service Credit Union  
Po Box 24117  
Nashville, TN 37202-4117

U.S. Mail First Class  
Email: fdclaw@bellsouth.net

5 notices have been served. I have mailed 3 notices, and faxed 1 notice.

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.  
United States Bankruptcy Court.